

Docket No.: 132538-1016
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Scott Lascelles et al.

Application No.: 09/991,894

Confirmation No.: 4186

Filed: November 13, 2001

Art Unit: 3694

For: ON-LINE BALANCE TRANSFERS

Examiner: S. Malhotra

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT (IDS)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Pursuant to 37 CFR 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is filed more than three months after the U.S. filing date, but before the mailing date of a Notice of Allowance (37 CFR 1.97(c)).

The Examiner is advised that the following commonly-owned issued patents or co-pending applications contain subject matter that may be related to the present application. By bringing these issued patents and co-pending applications to the Examiner's attention, Applicants do not waive the confidentiality provisions of 35 U.S.C. § 122.

Patent/Appl. Number	Issue/Filing Date	Art Unit
6,324,524	11/27/2001	N/A
6,405,181	06/11/2002	N/A
6,567,791	05/20/2003	N/A
6,718,313	04/06/2004	N/A
6,795,812	09/21/2004	N/A
7,143,063	11/28/2006	N/A
7,346,576	03/18/2008	N/A
7,505,939	03/17/2009	N/A
7,552,080	06/03/2009	N/A
09/991,894	11/13/2001	3694
10/901,715	07/28/2004	3696
11/865,516	10/01/2007	3692
11/932,498	10/31/2007	3692
11/931,855	10/31/2007	3694

Applicant has not submitted copies of each cited U.S. patent and U.S. patent application in accordance with 37 CFR 1.98(a)(2). Applicant submits herewith copies of any cited non-patent documents and foreign patent documents in accordance with 37 CFR 1.98(a)(2).

In accordance with 37 CFR 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists. In accordance with 37 CFR 1.97(h), the filing of this Information Disclosure Statement shall not be construed to be an admission that any patent, publication or other information referred to therein is material to patentability or constitutes “prior art” for this invention unless specifically designated as such. Submission of the information should not be construed as a representation that the applicant or applicant’s attorneys have personal knowledge of the contents of the listed information or any events surrounding the submitted information.

It is submitted that the Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

Applicants are submitting the fee in the amount of \$180 as set forth in 37 CFR 1.17(p) via credit card at the time of electronic filing of this paper. The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 07-0153, under Order No. 132538-1016.

Dated: July 27, 2009

Respectfully submitted,

By /Marc A. Hubbard/
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